

# **EXHIBIT H**



Eugene Liderman &lt;eliderman@google.com&gt;

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## Financial scams using malicious mobile applications – development of a customized solution for Brazil

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**Walter Tadeu Pinto de Faria** <walter@febraban.org.br>

Mon, Dec 18, 2023 at 1:16 PM

To: "eliderman@google.com" &lt;eliderman@google.com&gt;

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Dear Mr. Eugene Liderman,

We have observed a worrying trend of financial scams utilizing malicious mobile apps. These scams trick users into sideloading apps containing malware, which then exploits privileged permissions like accessibility to gain control of the user's phone. This allows scammers to steal sensitive information, credentials, and even carry out fraudulent transactions, causing significant financial losses to victims.

At the core of this issue lies the ability to sideload apps onto mobile devices. To combat this threat, we suggest that Google's Android team explore effective mitigation strategies. One potential solution, as an interim measure, involves developing a custom solution for Brazil. This custom version could restrict sideloading entirely or make it significantly more difficult, with options like requiring developer mode activation or implementing additional user verification steps before allowing sideloading

Yours sincerely

**Walter Tadeu Pinto de Faria**

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